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FOCUS - 1 OF 6 STORIES

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The Post-Standard (Syracuse, NY)

July 22, 2001 Sunday Final Edition

SECTION: LOCAL; Pg. B2

LENGTH: 591 words

HEADLINE: BENEFIT SET TO HELP LEUKEMIA PATIENT, 5

BYLINE: FRANK BRIEADDY HERALD AMERICAN STAFF WRITER

BODY:

... Syracuse Opera - and was the lucky winner from among 300 entries.

He didn't believe it when he got the call July 14 at home.

"I didn't believe it at first; I thought it was a joke," said Stanlislaw, president of **Hillers & Wagner insurance** agency. "But when I realized I really did win the car, I called out to my wife and kids, and they all started jumping up and down and screaming."

Alan Byer Volvo donated the car to the Polo for Opera benefit.

Frank Brieaddy ...

SUBJECT: CANCER (91%); DISEASES &
DISORDERS (91%); LEUKEMIA (91%); CHILDREN (90%); ANNIVERSARIES (90%); CHARITIES
(77%); HEALTH **INSURANCE** (73%); MEDICARE (73%); EDUCATION (70%); PRIMARY
SCHOOLS (70%); FOUNDATIONS (68%); RELIEF ORGANIZATIONS (63%); DEAFNESS (60%);

FOCUS - 2 OF 6 STORIES

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The Post-Standard (Syracuse, NY)

October 31, 2000 Tuesday Final Edition

SECTION: BUSINESS

LENGTH: 1094 words

HEADLINE: FOR THE RECORD

BODY:

... St., East Syracuse.

Oct. 19

Gymnest International Training, 453 Grant Avenue Road, Auburn, Clay Gymnastics Center, 8512 Oswego Road, Baldwinsville.

Busa Frigolette Agency, 1011 E. Genesee St., Chittenango, J. Frigolette Insurance Agency, same address.

DG Plowing & Lawn Care, 5349 Arthurstown Way, Brewerton, Daniel F. Godici, same address.

AT&T Wireless, address not given, AT&T Wireless Services Inc., 7277 164th Avenue ...

... Jeffreys Expert Auto Detailing, 1022 Doke Drive, Syracuse, Jeffrey Iglesias, 401 Hixson Ave., Syracuse.

Queens Nails, 6905 E. Genesee St., Fayetteville, Hong Mai Ngoc, 140 Maxwell Ave., North Syracuse.

DeWitt Insurance Agency, 1001 James St., Syracuse, Hillers & Wagner, same address.

Artist Pianos, 5780 Celi Drive, East Syracuse, Syracuse Artist Pianos Ltd., same address.

Exide Technologies, 6581 Town Line Road, Syracuse, Exide Corporation, 45 Industrial Park Road, Albany.

Kick The ...

SUBJECT: COUNTY GOVERNMENT (78%); WIRELESS INDUSTRY (68%); **INSURANCE AGENCIES & BROKERAGES** (66%); TELECOMMUNICATIONS (65%);

FOCUS - 3 OF 6 STORIES

Copyright 1997 New York Law Publishing Company
New York Law Journal

January 3, 1997, Friday

SECTION: LAW FIRMS IN 1996; Pg. 1

LENGTH: 1385 words

HEADLINE: Suits Become Bane of Firms' Existence

BYLINE: BY EDWARD A. ADAMS

BODY:

... just 25 attorneys when partners voted to disband in July. A group of 12 to 15 lawyers, led by key real estate partners Gerald N. Schrager and Howard A. Kalka, joined 60-lawyer Fischbein * Badillo * **Wagner** * Harding.

Teitelbaum, **Hiller**, Rodman, Paden & Hibsher, a 20-attorney firm known for its environmental practice, closed its doors on July 31, after 19 years. In November, bankruptcy boutique Marcus Montgomery disbanded, with eight of its approximately 16 lawyers ...

... 1996, there was less incentive for large groups of partners to switch firms. The year's biggest departure was a group of approximately 40 lawyers from Anderson Kill Olick & Oshinsky's Washington, D.C., office, led by name partner Jerold Oshinsky. The **insurance** litigation group had about \$ 20 million of the 215-attorney firm's \$ 85 million in revenue, sources said.

In July, eight partners from Whitman Breed Abbott & Morgan, led by corporate department co-head George K.C. ...

FOCUS - 4 OF 6 STORIES

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THE ORLANDO SENTINEL

February 1, 1996 Thursday, VOLUSIA

SECTION: LOCAL & STATE; Pg. D3A

LENGTH: 2083 words

HEADLINE: REAL ESTATE

BODY:

... Triton Beach, \$137,500
Fanning M. Hearon Jr. to T.J. Cloar III et al., Triton Beach, \$137,500
Intomm Inc. to John E. and Elaine B. Unrue Jr., Bent Oaks, \$136,900
Robert A. and Elaine H. Hiller to Harry M. and Elaine M. Wagner, Dixie
Ormond Estates, \$130,000
Cornelia R. Denison to Frederick W. Baumann Jr., Triton Beach, \$129,500
Geoffrey S. and Leslee Moore to Henry Koppelman et al., Treeshore, \$129,300
David C. and June Lew to Odian A. and ...

... 407) 332-1411.

Civil suits
Volusia County
CIRCUIT COURT

Brunswick Arig-Service Inc. vs. Terry Stamps, other civil
Baystate Medical Center vs. Christophe Lund, other civil
Tracy Duncan vs. Hartford Insurance Co., auto negligence
State of Florida vs. Frederick E. Lauter, other civil
State of Florida vs. Chuck C. Rothberg, other civil
State of Florida vs. Dallas W. Horton, other civil
First Federal Savings ...

... W. Johnson, mortgage foreclosure
Dennis Moore vs. Phyllis A. Kromer, auto negligence
Cynthia B. Goodnecht vs. State of Florida Highway Department, other civil
Catherine V. Wlascinski vs. State Farm Mutual Auto Insurance Co.,
contract/indebtedness
Daytona 75 Corp. vs. Michael K. Murphy, mortgage foreclosure
Farm Credit of Central Florida vs. Freddie L. Peterson, mortgage
foreclosure
Dime Savings Bank of New York F.S.B. vs. Eliezer ...

... A. Villeneuve vs. Stetson University Inc., other negligence
Accubanc Mortgage Corp. vs. Francis J. Taylor, mortgage foreclosure
HBE Florida Corp. vs. Morgan Gilbreath, other civil
Doris M. Dodge vs. Allstate Insurance Co., auto negligence
Donald J. Madden vs. Doreen D. Elmore, auto negligence
Joseph A. Bennett vs. Fannie H. Hunter, auto negligence
Lois Rosado vs. Publix Supermarkets Inc., other negligence
Billie Pool vs. City of Daytona Beach, other negligence

Black and White Investment Co. vs. Claudia Stern, mortgage foreclosure
Manfred Kula vs. Auto Owners **Insurance** Co., auto negligence
Dorothy Trusso vs. Robert L. Drescher, auto negligence
General Motors Acceptance Corp. vs. Frank Fusco, contract/indebtedness
First Federal Bank vs. Mary A. Fratto, other civil
Mark ...

... negligence
Bruce Gibson vs. Edward T. Shunk, auto negligence
Key Bank of New York vs. Barbara A. Schleicher, contract/indebtedness
Mary Miller vs. Melvin Hageman, other civil
William Forest vs. Allstate **Insurance** Co., auto negligence
Utilities Commission of New Smyrna Beach vs. State of Florida, other civil
Dwight D. Lewis vs. R and R Industries Inc., contract/indebtedness
Marjorie A. Johnson vs. Michael Jackson, auto negligence
Maria J. Witters vs. Amica Mutual **Insurance** Co., contract/indebtedness
Harold Ruscher vs. Morgan B. Gilbreath Jr. et al., other civil
First Union Mortgage Corp. vs. Doris L. Grenier, mortgage foreclosure
Norwest Mortgage Inc. vs. Harry Cintron, ...

... Pamela A. May vs. Laverne Dyess, auto negligence
Karon Ramig vs. United Parcel Service Inc., auto negligence
Sam M. Prugh vs. Claudia Stern, mortgage foreclosure
Marjorie L. Viviano vs. Allstate **Insurance** Co., auto negligence
Countrywide Funding Corp. vs. Mark A. Warren, mortgage foreclosure
Muben-Lamar LP vs. Vincenzo Giuffrida, contract/indebtedness
Edward A. Cashdollar vs. R and R Industries Inc., contract/indebtedness
...

FOCUS - 5 OF 6 STORIES

Copyright 1996 UMI Inc.;
Copyright Syracuse Business 1996;
Business Dateline;
Syracuse Business

February, 1996

SECTION: Vol 16; No 3; pg 19

LENGTH: 3316 words

HEADLINE: Financial services: The Forecasters

DATELINE: Syracuse; NY; US; Middle Atlantic

BODY:

... Manager General Accident

General Accident is forecasting a healthy year in 1996, building upon our excellent 1995 results. We're projecting significant, profitable growth in our Syracuse branch, driven mainly by our highly competitive commercial **insurance** products.

Predicts

TOM HOUGH

Regional Manager Liberty Mutual

We will show net growth in 1996, even in a competitive market. Trends we will maintain include emphasizing customer service while watching expenses, and helping to keep our customers' **insurance** premiums at the lowest net cost possible.

We'll be focusing on our traditional markets this year: primarily in the manufacturing, distribution, transportation, construction, and service fields.

Predicts

RAY GRIMALDI

Grimaldi & Associates

We predict another growth year from 6% to ...

... quarter. We already anticipate the addition of at least one new select employee group to affiliate with MONY FCU, adding approximate 300 new members to our existing membership of 5500. And, we expect assets to grow to \$ 19 million end.

Predicts

JIM WAGNER

President

Hillers & Wagner Agency, Inc.

This year produced record earnings and profits for the **insurance** industry. Worldwide claims were also at high levels, however the Northeast continued its history of profitability. For these reasons, our firm is in a strong growth mode for 1996. We intend to increase our staff by 20% as we market the quality **insurance** companies we represent to the greater Syracuse Community.

Predicts

JOYCE TICE

President

JMT Business Services

I'm expecting a good year in '96. Continual and rapid change will continue to be the trend. More hardware and more software will ...

... see significant growth in both our commercial ad Medicaid segments. Simply put, we will be the best, most comprehensive managed healthcare plan in Upstate New York.

Predicts

KEVIN KIEFF

Vice President

New York Casualty **Insurance**

Written premiums were up almost double what we predicted last year, so we're encouraged about 1996. At this point we are setting our sights on an 11.4% increase, bringing total writings to \$ 40 million. Our commercial lines competitive focus ...

... join Upstate, consistent with nationwide trends.

Predicts

CHARLIE COX

President

Aldrich & Cox

We anticipate 1996 will be a year of growth for the firm, with Central New York playing a major role in this direction. The property and casualty **insurance** industry continues to experience a softening in most areas and competition for business amongst insurers remains fierce. This environment

generally leads to **insurance** buyers looking to get the best price for their **insurance** programs and they often look to an outside, independent consultant for assistance.

Our company is also promoting its litigation support and expert witness services to the major law firms throughout New York State with an emphasis in the Central New York region. This is ...

... under current debate reflect desired expense reductions.

Predicts

TOM ESCHEW

Vice President

SANNY, Inc., Canastota

Satellite Agency Network of New York (SANNY) is expecting to sign on 4-6 small or start-up independent **insurance** agencies in 1996 -- an excellent accomplishment as SANNY itself is a new company (August 1995).

As **insurance** companies become larger and ask for more premiums, the small agent joining SANNY will be able to stay in business independent and have market availability regardless of their size. SANNY is an excellent option for **insurance** agents.

Predicts

JEFF GILBERT

CFO

The National Bank of Vernon

The banking industry will face many challenges in 1996. The biggest challenge facing community banks, in particular is competition from institutions that offer banking services but do not have the ...

... revenues in 1996 as we achieved in 1995.

General speaking, electronic marketing of products will play an increasing important role in our business. I also see more international business opening up and the United States losing domination of the **insurance** industry to international forces.

I'm concerned with transitions that are being regulated at the Federal level, even though we have powerful friends in Washington, and I'm encouraged by the progress on product liability of superfund reform.

As far as our own business is concerned, ...

FOCUS - 6 OF 6 STORIES

Copyright 1989 UMI Inc.;
Copyright CNY Business Journal 1989;
Business Dateline;
Central New York Business Journal

July, 1989

SECTION: Vol 4; No 2; Sec 1; pg 13

LENGTH: 927 words

HEADLINE: **Insurance Specialists Finding Their Niche**

BYLINE: Yvonne Pelletreau

DATELINE: Syracuse; NY; US

BODY:

... perform a precise function to meet the demands of American business. In other words, the business world has become a conglomeration of specialists. Now the catch phrase to describe American business is "niche marketing."

Peter Stanislaw is vice president for Hillers & Wagner Agency, Inc., a downtown Syracuse insurance agency. Although Hillers & Wagner is a general practitioner in the insurance business, Stanislaw specializes in malpractice insurance for lawyers. Malpractice insurance is not required by law in New York state, but most of practicing attorneys have policies, according to Stanislaw. "The attorneys I deal with feel that they wouldn't be acting in good faith to not have this insurance," says Stanislaw. "They realize that they are human and want their clients to be protected in the event of a mistake."

... York and across the U.S. Clients are hiring attorneys, and in some cases, suing those same attorneys for anything from unfulfilled expectations to monetary loss. The client then hires a second attorney to sue the attorney they initially hired for malpractice.

Malpractice insurance provides coverage that will protect the lawyer and his personal assets in the event he commits an error in the execution of his professional duties. "Damages most commonly claimed are for monetary loss, a missed statute of limitations, unfulfilled expectations, or simply bad legal advice," says Stanislaw.

Are most of these claims against lawyers successful? It's hard to say. According to Stanislaw, 50% of these claims are dropped. But that doesn't mean that there is not a demand for malpractice insurance policies. Chuck Parsons, president of Parsons & Toomey Insurance, Inc., in Lincoln Center, is the state administrator for the malpractice insurance programs offered by CNA (Continental National American), a Chicago-based insurance underwriter that is one of the largest writers of malpractice insurance policies for lawyers.

According to Parsons, there are five major players who deal in malpractice insurance: CNA, AIG (American International Insurance Group), Pacific

Insurance Company, The Home Insurance Company, and St. Paul Insurance Companies. "The reason we endorse CNA's program is that they offer the only (malpractice insurance) program that is 'fully open marketed.' In other words, any licensed agent or broker can provide attorneys with malpractice insurance, provided the attorney meets CNA's requirements," Parsons explains. "Traditionally, malpractice insurance programs are limited as far as who can market them. Most programs originate in New York City and must be accessed by a New York City agent. That makes access to your agent a little inconvenient. CNA allows local insurance agents to offer clients in their area localized service and easy access. This gives the attorney the power of choice. The power to choose their own insurance agent or broker. In the event he could not find an agent offering this program, CNA will find an agent for them."

When asked what affects premiums, both Stanislaw and Parsons agree. "Frequency of claims and severity of loss payment (what it costs the insurance companies to pay the claims) are probably the leading factors in the fluctuation of premium rates," says Stanislaw. "Length of time a lawyer or law firm has been in business is another factor. The attorney fresh out of law school with only ten cases ...

... an attorney with 300 cases behind him." Another factor is the size of the law firm. The lump sum of the premium is naturally higher, but the cost to each attorney is less.

But perhaps one of the biggest factors that determine premium cost is competition among insurance companies. "It's the same thing with any business -- supply and demand," says Stanislaw. "As of late, the frequency and severity of lawsuits against lawyers has increased. This causes more insurance companies to want to get into malpractice insurance. The more competition among insurance companies, the lower the premiums. And that, of course, can only benefit the lawyers."

Parsons agrees. "Free enterprise in the marketplace is extremely healthy. It forces insurance companies to make their programs more and more attractive to the legal profession. And that can only benefit the client."

As long as the occurrence of malpractice lawsuits continue to rise, the future of malpractice insurance is wide open. "Right now I'd say I spend 70% to 80% of my time on malpractice insurance," says Stanislaw. "The rest of my time is spent on personal insurance like home, auto, and life insurance as well as commercial insurance for small businesses. A lot of this type of business is a result of attorneys originally coming to me for malpractice insurance. With the increase of malpractice claims and the competition among insurance companies to provide this insurance, this may be a good time for attorneys to review the policies they may have taken out ten years ago. A lot has changed since then."

So for now, the trend in business seems to be towards niche marketing. And in Central ...

CLASS-CODE: 8220-Property casualty insurance
7000-MARKETING

COMPANY: HILLERS & WAGNER AGENCY INC (76%);

SUBJECT: **Insurance** agencies; Market segments; Professional liability
insurance; Attorneys; **Insurance** premiums; Middle Atlantic; **INSURANCE**
INDUSTRY (90%); LIABILITY **INSURANCE** (90%); PROFESSIONAL LIABILITY
INSURANCE (90%); MARKETING (85%); SPECIALTY LINES **INSURANCE** (74%); **INSURANCE**
AGENCIES & BROKERAGES (74%); PHYSICIANS & SURGEONS (70%); LAWYERS (69%);